



SENIOR SCOOP

A NEWSLETTER OF THE ASHBY COUNCIL ON AGING

March 2016

895 Main St., Box 11, Ashby, MA 01431 (978) 386-2424 ext. 27

coa@ashbyma.gov

Marcia Zaniboni Director
Mondays 9:00—11:00 am
or by appointment.

978-386-2424 (ext. 27)

Ashby Town Hall (Lyman Building) 895 Main St., 3rd floor. There is an elevator on the back of the building for access.

SAVE THE DATES

March 2 Ashby 250 at Breakfast
March 9 COA Meeting
March 14 St Pats Flower Arranging
March 17 Eye Exams
Blood Sugar Test
March 18 Flower Show Trip
April 13 This Land is Your Land

The newsletter **will** be mailed in April. It will also be placed at several places around town. And you can always view on the Town website at <http://ci.ashby.ma.us/coa/>

Our Mission Statement:

The Ashby Council on Aging (COA) is dedicated to enhancing the quality of life of Ashby seniors by offering services that strive to promote each person's independence and healthy, successful aging.

COA Board

Jan Miller, *Chair*
Nancy Catalini, *Vice Chair*
Oliver Mutch, *Treasurer*
Elsie Fredrickson, *Secretary*
Linda Stacy
Jann Grutchfield

Council on Aging Meetings

The COA meets on the second Wednesday of each month (except July and Aug.) at 3:30 p.m. in the COA office which is located on the third floor of the Lyman Bldg. Meetings are open to the public and all are welcome.

The Ashby Council on Aging is very saddened by the passing of its long-time member Faith Anttila. Faith served the COA and the seniors of Ashby for many years and will be missed.

Resources

HOME MODIFICATION LOAN PROGRAM

This state funded loan program can help you live independently at home by providing 0% and 3% loans. The 0% loans have no monthly payment and can be repaid when the home is sold. This is a great way to have ramps, stair lift and kitchen and bath adaptations done. Call the COA office to apply.

SHINE (Serving the Health Information Needs of Elders) Ashby's SHINE representative may be reached for appointments by calling **800-243-4636 (press option 3)**. Visit SHINE on the web at www.shinema.org.

Please note that October is when plans change, including costs. You may want to find out what the changes to your plan are. This is your annual opportunity to change your plan.

SUPPORT GROUPS

(Please call site to verify date/time)

CAREGIVER SUPPORT GROUP

Montachusett Home Care Corp.
680 Mechanics St., Leominster
(800) 734-7312

Meets 3rd Thursday of the Month
10:00—11:15 am.

***Need a Ride? Call for the van
at 978-386-2501 ext 11***

ALZHEIMER'S SUPPORT

The Highlands
335 Nichols Rd., Fitchburg
(978) 343-5368
Meets first Thurs. of month 6 p.m.

WIDOWHOOD SUPPORT

Montachusett Home Care Corp.
Facilitator: Peter Sylvia
(800) 734-7312
Meets Thursdays 5:30 p.m.

GENERIC MEDICATIONS

are available for a much lower cost at Walmart, Target, Hannaford's and Walgreen's.

FILE OF LIFE	
KEEP INFORMATION UP TO DATE !! Review At Least Every Six Months ! MEDICAL DATA REVIEWED AS OF: MO. YR. <small>Set</small>	
Name:	
Address:	
Doctor:	Phone #:
Doctor:	Phone #:
EMERGENCY CONTACTS	
Name:	Phone #:
Address:	
Name:	Phone #:
Address:	

File of Life: The File of Life is a magnetic envelope containing your medical information and who to notify in case of an emergency. It goes on your refrigerator and is easily accessed by emergency personnel. Please call our office at 978-386-2424 ext. 27 if you would like a File of Life. There is no charge and we can mail one to you or help you fill it out at the office.

More Assistance

SCAMS -

Reverse Mortgage Scams

The FBI and the U.S. Department of Housing and Urban Development Office of Inspector General (HUD-OIG) urge consumers, especially senior citizens, to be vigilant when seeking reverse mortgage products. Reverse mortgages, also known as home equity conversion mortgages (HECM), have increased more than 1,300 percent between 1999 and 2008, creating significant opportunities for fraud perpetrators.

Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services, and related companies to steal the equity from the property of unsuspecting senior citizens or to use these seniors to unwittingly aid the fraudsters in stealing equity from a flipped property.

In many of the reported scams, victim seniors are offered free homes, investment opportunities, and foreclosure or refinance assistance. They are also used as straw buyers in property flipping scams. Seniors are frequently targeted through local churches and investment seminars, as well as television, radio, billboard, and mailer advertisements.

A legitimate HECM loan product is insured by the Federal Housing Authority. It enables eligible homeowners to access the equity in their homes by providing funds without incurring a monthly payment. Eligible borrowers must be 62 years or older who occupy their property as their primary residence and who own their property or have a small mortgage balance.

Tips for Avoiding Reverse Mortgage Scams:

Do not respond to unsolicited advertisements.

- ✦ Be suspicious of anyone claiming that you can own a home with no down payment.
- ✦ Do not sign anything that you do not fully understand.
- ✦ Do not accept payment from individuals for a home you did not purchase.
- ✦ Seek out your own reverse mortgage counselor.

If you are a victim of this type of fraud and want to file a complaint, please submit information through our [electronic tip line](#) or through [your local FBI office](#). You may also file a complaint with HUD-OIG at www.hud.gov/

Things To Do

Mondays

The COA office at Town Hall is open from 9:00—11:00 am. Stop by for coffee and conversation. We have occasional programs as well. This month is Flower Arranging on March 14.

Tuesdays

Knit and other handcrafts at the Library 10:30 -12:30

Food Pantry 2nd and 3rd Tuesday, 6:00 - 7:30 pm

Wednesdays

Breakfast at 873 Café at 9:00. First Wednesday there is a speaker or activity for you. Seniors will receive a 10% discount.

Thursdays

On March 17, a wellness clinic is offered by the Nashoba Board of Health Town Nurse at Town Hall (first floor Land Use Room) at noon. There will be Blood Sugar testing as well as professional eye exams this month only.

Fridays

Take the van shopping. Here is the suggested schedule:

1st Friday Townsend Hannafords

2nd Friday Fitchburg (John Fitch) Market Basket and Farmer's Market

3rd Friday Lunenburg Hannafords

4th Friday Whitney Field Market Basket

Saturdays

Chair Yoga at Town Hall 9:00 am \$5.00 per class

Healthy movement from seated and standing positions

Sundays

Beginner Yoga at Town Hall 8:30 am. \$5.00 per class

Focus on simple yoga postures and routines.

Website of the Month: <https://www.ncoa.org>

The website for the National Council on Aging has information on many topics from Healthy Aging to the latest legislation.



Special Programs

FLOWER SHOW TRIP

Friday, March 18

The COA has chartered a van from Buckingham Bus for a day trip to the Boston Flower Show. The cost is \$50, NOT including lunch. Sign up begins February 29 and you must pay at the time you sign up.

ASHBY 250

Planning for Ashby's 250th birthday celebration is well underway with many proposed events, open to all residents throughout the "birthday" year of 2017. To make it a celebration to remember fund raising activities have begun, the first big one being an auction scheduled in June 2016. If anyone has items no longer used/needed like old furniture, old toys, old paintings, old tools etc, feel free to donate them. Services of any type can also be donated. While items do not have to be picked up until June they would like to know what they are for advertising purposes. You can call Rod Gaudreau--978-342-9959 or email him at roadtaken@verizon.net. In the meantime, Ashby items--hats, shirts and jackets can be purchased by going to their website--ashby250.org. Rod will be available at our March Breakfast with more information.

St. Pats' Day Flowers

Monday, March 14 10:30am

Dixie from The Bronze Bell returns this month with another Fabulous arrangement with an Irish theme. Cost is only \$12 and includes everything.

Special Wellness Clinic

Thursday, March 17

D'Ambosio Eye Care will be here at Town Hall to do eye screenings **free of charge**. In addition, the Town Nurse will test blood sugar in addition to the regular blood pressure. We are very fortunate to be able to offer this to our residents, so do not miss this opportunity!

Monthly Breakfast at 873 Café

Wednesday, March 2 9:30 am

Join your friends and neighbors for an informational program on the upcoming Ashby 250. Come at 9:00 for breakfast and stay to chat. You even get a discount!

APRIL EVENT

Wednesday, April 13 1:00 pm

Thanks to a grant from the Cultural Council we will be presenting a FREE concert, *This Land is Your Land*, traditional American folk-songs, patriotic songs and sing-alongs. More information will be available in the April newsletter.

Ongoing Programs

Meals on Wheels: The Ashby COA through Montachusett Opportunity Council provides meals to seniors who require assistance with meal preparation. Hot noon time meals are delivered to an individual's home. Frozen meals for evenings and weekends may also be available for delivery with the noon meal. Each meal meets 1/3 of the RDA for adults, and is appropriate for a 'no added salt' diet. Therapeutic diet meals are available with a doctor's prescription.

Eligibility: Must be at least 60 years of age and homebound. Requested donation is \$2.25 per meal. Call the Ashby COA office at 978-386-2424 ext. 27 if you would like to receive Meals on Wheels.

ASHBY FOOD PANTRY is here to help residents looking for assistance. It is open on the 2nd and 4th Tuesday of each month from 6:00 - 7:30 pm in the Selectmen's meeting room at Town Hall. Please bring proof of residency. If you have questions, please contact ***ashbyfoodpantry@gmail.com***

Veterans' Agent is **Joe Mazzola** and he can be reached at **(978) 597-1700 ext. 1729** if you have any questions regarding Veterans benefits. He is available at Town Hall in Townsend on Tuesdays 2-6 p.m. or email: veterans@townsend.ma.us

Ashby COA Van: MART Shuttle Service is available to all eligible (60 years or older, or ADA qualified) individuals. A van is dedicated to Ashby residents on Mon. - Fri. from 8 a.m. to 5 p.m. for medical appointments and shopping. Contact **Jennifer Collins, Mon.-Thurs. at 978-386-2501 ext. 11** to schedule a ride by 2:30 p.m. the day before the travel date. To cancel a ride, please call MART at For *first time users*, please call to request that an application be mailed to you. If you need assistance filling it out, call the COA office.

Want To Go Shopping with a Friend? Call the Van

FUEL ASSISTANCE PROGRAM

Having trouble paying your heating bills during this cold winter? You may qualify for fuel assistance. Call the COA office for more information or to make an appointment.

Outreach

The Ashby Council on Aging's "Outreach Program"

The purpose of the Outreach Program is to make contact with Ashby's senior citizens, determine their needs and interests, and meet those needs and interests through appropriate referrals, program development and advocacy. The COA Director can explain community programs and benefits, assist with applications to needed programs, aid elders in their search for services and act as an advocate and support for elders in need. If you or someone you know has questions or need help, please call the COA office at **978-386-2424 ext. 27**.

Applications/Information Available at the Council on Aging Office

- Food Stamps
- Home Modification Loan Program
- MA Health Buy-In Program
- RMV Disable Placards app.
- Senior Pass (for federal parks)
- Circuit Breaker Tax Credit
- Caregiver info. Packet
- Fuel Assistance
- Prescription Advantage



Ashby Council On Aging

895 Main St., Box 11
Ashby, MA 01431

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Seeking New COA Members

Would you like to be a member of our
vibrant Council on Aging?

We are currently looking for new
members to start in April. You do
need to be a registered voter in Ashby,
but you **do not** need to be a senior.

We meet monthly and oversee what
the Director is doing to meet the
needs of our Ashby Seniors.

Come to our next meeting on **March
9th at 3:30 pm** to see what we are
all about!

Chat 'n' Chew Wednesdays

We have breakfast for all our
seniors and guests every
Wednesday morning at
9:00am at 873 Café.

A COA member will be pre-
sent and you will receive a
10% discount.

On the 1st Wednesday there
will always be a guest
speaker or program a well.
Get your 10% discount on
every Wednesday!